



Order Filed on September 12, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

21-06439 BKAOD02  
BROCK & SCOTT, PLLC  
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Attorneys for Freedom Mortgage Corporation

In Re:

William J Leighton aka William Leighton, Jr.

Case No: 19-25452-JNP

Hearing Date: \_\_\_\_\_

Judge: JERROLD N.  
POSLUSNY, JR

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: September 12, 2023**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Applicant:	<u>Freedom Mortgage Corporation</u>
Applicant's Counsel:	<u>Matthew Fissel, Esquire, Brock &amp; Scott, PLLC</u>
Debtor's Counsel:	<u>Joseph J. Rogers, Esquire</u>
Property Involved ("Collateral"):	<u>179 Pennsbury Ln, Woodbury, NJ 08096</u>

Relief sought: ☒ Creditor's Certification of Default

☐ Motion to dismiss

☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Certification is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 4 months, from May 1, 2023 to August 1, 2023.
- ☒ The Debtor is overdue for 4 payments at \$1,767.55 per month.
- ☐ The Debtor is assessed for \_\_\_\_\_ late charges at \$ \_\_\_\_\_ per month.
- ☐ Applicant acknowledges receipt of funds in the amount of \$ \_\_\_\_\_ received after the motion was filed.
- ☒ There is currently \$1,454.66 being held in Debtor's suspense account.

**Total Arrearages Due: \$5,615.54**

2. Debtor must cure all post-petition arrearages, as follows:

☒ Immediate payment shall be made in the amount of \$800.00. Payment shall be made no later than August 31, 2023.

☒ Payment for the balance of arrears shall be made in the amount of \$4,815.54. Payment shall be made no later than September 30, 2023.

☒ Beginning on September 1, 2023, regular monthly mortgage payments in the amount of \$1,767.55 shall resume.

☐ The amount of \$ \_\_\_\_\_ shall be capitalized in the Debtor's Chapter 13 plan. Debtor shall file a Modified Plan within 15 days of entry of this Order.

3. Payments to the Applicant shall be made to the following addresses:

☒ Immediate payment:

Freedom Mortgage / Attn: Bankruptcy  
Department, 10500 Kincaid Drive, Fishers, IN  
46037

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☒ Regular monthly payment:

Freedom Mortgage / Attn: Bankruptcy  
Department, 10500 Kincaid Drive, Fishers, IN  
46037

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☐ Monthly cure payment:

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4. In the event of Default:

☒ If the Debtor fails to make the immediate payments specified above or fails to make any regular monthly payment within thirty (30) days of the date it becomes due, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$200.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Applicant within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.